

**KEHP Benefits Analyzer
Frequently Asked Questions**
10/02/2009

GENERAL QUESTIONS	2
1. How can I access KEHP Benefits Analyzer?	2
2. When is KEHP Benefits Analyzer available for me to use?	2
3. I have accessed KEHP Benefits Analyzer and my most recent claims costs don't seem to be included in my summary. Why not?	2
4. I have accessed KEHP Benefits Analyzer and the summary cost and services information is inaccurate or unfamiliar. What should I do?	2
5. I have accessed KEHP Benefits Analyzer and the summary cost and services information and it is displaying zero totals for either costs, services, or both. Why is there no information showing for me and my family?	3
6. Why doesn't KEHP Benefits Analyzer include more detailed information on my family members? I would like to see more detailed information on my dependents' healthcare information.	3
7. How are you calculating what my Estimated Out-of-Pocket Estimate comparisons you are providing me for my new plan options?	3
8. Why are there references to an HSA in Benefits Analyzer when KEHP does not offer this option?	3
9. Why are there no Preventive Care Guidelines listed for my children?	3
PRIVACY CONCERNS.....	4
10. Is my personal information shared with my employer?	4
11. How is my data used?	4
SUPPORT PROCESS	4
12. System Availability Access	4
13. Other data issues not described above	4

GENERAL QUESTIONS

1. How can I access KEHP Benefits Analyzer?

KEHP Benefits Analyzer is available on the KEHP website at www.kehp.ky.gov. Select 2010 Open Enrollment link, then select Your KEHP Online Access link. Use your secure Employee ID# and Password to log in. Select the KEHP Benefits Analyzer link.

2. When is KEHP Benefits Analyzer available for me to use?

KEHP Benefits Analyzer is available to you from October 5 through October 25 to support your benefits selection decisions.

3. I have accessed KEHP Benefits Analyzer and my most recent claims costs don't seem to be included in my summary. Why not?

Your information displayed in KEHP Benefits Analyzer is updated based on the most recent paid claims data received from your health plan. Generally, the most recent paid claims included in your summary will be around 3 months old. In order to help you understand your historic healthcare costs, we try to include at least 12 months of your history.

4. I have accessed KEHP Benefits Analyzer and the summary cost and services information is inaccurate or unfamiliar. What should I do?

Your KEHP Benefits Analyzer information is populated based on the information sent by your health plan when made available to us. If you have access to more recent information through your health plan or explanation of benefits statements you've received, it might be useful to review those sources to better inform the remainder of your KEHP Benefits Analyzer experience. If you know your approximate out-of-pocket expenses over the last 12 months, you can still use that information as a starting point for estimating your next year expenses.

Please note the following details when reviewing your costs and services information:

The KEHP Benefits Analyzer will consider cross-referenced family plans as regular "full-family" plans when calculating total premiums paid, estimated expenses and when making recommendations to consider during the plan year 2010 enrollment process. The benefits analyzer will not include your spouse's contribution to your benefit plan when making its recommendation. Please keep this in mind when selecting your plan.

Same gender twins, triplets or otherwise, will be displayed as one dependent. All claims experiences for those children will be included under the single dependent shown.

Dependents who have been dropped from the plan previously or who have had SSN changes may be listed as "Dependent 1" or "Dependent 2", etc. If you don't wish to consider their claims history in the determination of your best 2010 plan, you can drop them from the Benefits Analyzer.

.....

5. I have accessed KEHP Benefits Analyzer and the summary cost and services information and it is displaying zero totals for either costs, services, or both. Why is there no information showing for me and my family?

Your KEHP Benefits Analyzer information is populated based on the information sent by your health plan when made available to us. There are, however, a number of situations that can result us showing zero dollars or services for the period of time on the report:

- You had no medical or prescription drug claims paid
- You had paid claims, but no out-of-pocket expenses
- You had claims, but they were not paid in time for us to receive information about them
- We did not have access to your paid claims information

6. Why doesn't KEHP Benefits Analyzer include more detailed information on my family members? I would like to see more detailed information on my dependents' healthcare information.

Due to HIPAA regulations and the strict privacy policies of Thomson Reuters, dependent information can only be included at a family summary level. If you want to see more detailed information on your dependents' healthcare claims you can check on you health plan's website or by calling them directly to see what information they can provide. You can access health claims information at www.myhumana.com and prescription claims information at www.express-scripts.com. You can also call 877-KYSPIRIT (877-597-7474).

7. How are you calculating my Estimated Out-of-Pocket Expenses for comparing my plan options?

We take your most recent 12 months of paid medical and prescription drug claims as a starting point. If we don't have enough claims history for a person, we use national average cost data. For users of our online solution we can adjust these amounts based on information you have provided during your use of the tool (changes in dependents, other major medical services, and your assessment of healthcare use levels).

We then model what your estimated total costs would be for each plan to help you understand how the plans compare. We start with the annual premium amounts (payroll deductions) for each plan, and add your estimated out-of-pocket costs for next year. To estimate the out-of-pocket expenses, we use your expected healthcare costs and apply detailed information we know about each plan (copays, deductibles, coinsurance, and out-of-pocket maximum limits).

8. Why are there references to an HSA in Benefits Analyzer when KEHP does not offer this option?

The Benefits Analyzer application is set up to accommodate health plans that offer HSA options, FSA options, or both. For that reason, FSA numbers are color-coded. For your plan, you should only see the FSA color.

9. Why are there no Preventive Care Guidelines listed for my children?

This first release of the Benefits Analyzer includes only Preventive Care Guidelines for the adult population. We hope to include Preventive Care Guidelines for those under 18 years of age in future releases

PRIVACY CONCERNS

10. Is my personal information shared with my employer?

No. KEHP Benefits Analyzer is made available to you by Thomson Reuters, a recognized and trusted healthcare information steward. In providing the KEHP Benefits Analyzer solution, your personal health information is not shared with your employer.

11. How is my data used?

Your healthcare claims information is used to provide you with a useful summary of your historic healthcare costs and services. Your employer may receive summary reports that are used to determine the value of KEHP Benefits Analyzer to your enrollment decision-making process, but we do not share your personal information with your employer as part of the KEHP Benefits Analyzer process.

SUPPORT PROCESS

This section explains the support process that is used by the first tier support group.

12. System Availability Access

When users experience system availability access problems, please call 877-843-6796 and select the System Availability option to report the issue. This support is available 24 hours per day, 7 days a week.

13. Other data issues not described above

Do not contact Thomson Reuters directly with questions. All employee questions are routed through the Kentucky Employees' Health Plan at 877-KYSPIRIT (877-597-7474). Support staff will submit other issues (e.g., methodology/data-related issues, functionality issues, etc.) to Thomson Reuters Product Support via the TRH customer support website or by phone. Product Support is available weekdays between 8AM and 8PM ET. A training session will be provided on using the customer support website and the information necessary to troubleshoot issues.

Certain legal and privacy links within the KEHP Benefits Analyzer may include references to an Informed Enrollment analyzer tool. The Informed Enrollment tool is the general tool which the KEHP used to model the KEHP Benefits Analyzer, therefore all legal and privacy notices should be taken into account. Additionally, references in the legal and privacy notices referring to the "Sponsoring Organization" refer to the Kentucky Employees' Health Plan.